



# Standard Financial Statement (SFS)

## Guiding Principles for completing the SFS

1. We at Permanent TSB are fully committed to working with customers who are in, or are facing, financial difficulties with their mortgage repayments in order that a mutually-acceptable arrangement can be agreed. We will actively encourage contact with such customers through web sites, media and printed material.
2. We have specially-trained personnel in our offices and branches, including specialised telephone contact points, to deal with customers facing or in financial difficulties.
3. This Standard Financial Statement (SFS) is designed to assist you in setting out your current financial circumstances.
4. We consider that the completion of the SFS is a serious undertaking and we will work with you to ensure that the information is accurate, enabling us to work with you to determine the most appropriate and viable option in each particular customer case.
5. The easiest way to see where you stand financially is to gather all the relevant information and documents so that you can write down all the money you have coming in and going out each month and complete an SFS. (If your income is weekly, multiply it by 52 and divide the result by 12 to get your monthly income).
6. In the SFS you will have to provide information on your current income, expenses and other amounts you owe and any assets you own. It is important that you include all of your basic living expenses. You are also encouraged to ensure that you are maximising your income, including what social welfare entitlements you may be eligible for such as Mortgage Interest Supplement (see [www.keepingyourhome.ie](http://www.keepingyourhome.ie)).
7. It is important to fill out the SFS fully and accurately and to provide any relevant documentation that we may need to assess your situation; we will only seek information that is relevant to this assessment.
8. Your completed SFS and other factors relating to your case will be assessed by our Arrears Support Unit which will decide whether or not an alternative repayment arrangement is necessary and, if so, what type(s) of alternative repayment arrangement(s) appropriate to your circumstances can be made available.
9. If an alternative repayment arrangement is not offered to you, we will give you a reason for that decision in writing. You will have the right to appeal that decision; you may appeal to us initially and subsequently to the Financial Services and Pensions Ombudsman.
10. If you require further information, you can avail of support material available through a number of sources including our website [www.permanenttsb.ie](http://www.permanenttsb.ie), [www.keepingyourhome.ie](http://www.keepingyourhome.ie). You can also seek independent advice from (MABS) [www.mabs.ie](http://www.mabs.ie) or an appropriate alternative. If you give us your written consent we will liaise with a third party, nominated by you, to act on your behalf.

## Section A: Account & Borrower Details

	Borrower Information		Borrower 1		Borrower 2	
<b>A1</b>	Name					
<b>A2</b>	Mortgage Account Reference No.(s)					
<b>A3</b>	Outstanding Mortgage Balance (€)					
<b>A4</b>	Estimated Current Value of Primary Residence (€)					
<b>A5</b>	Monthly Mortgage Repayments Due (€)					
<b>A6</b>	Correspondence Address					
<b>A7</b>	Property Address (if different to Correspondence Address)					
	<b>Please put tick beside preferred contact method</b>					
<b>A8</b>	Home Telephone					
<b>A9</b>	Mobile					
<b>A10</b>	Work Telephone					
<b>A11</b>	E-mail* (*Any correspondence via email is not secure. We recommend that you indicate at least one other method of contact.)					
<b>A12</b>	Marital Status					
<b>A13</b>	Date of birth		DD/MM/YYYY		DD/MM/YYYY	
<b>A14</b>	No. and age of dependent children	Child 1				
		Child 2				
		Child 3				
		Child 4				
<b>A15</b>	Total number in household					
<b>A16</b>	Employed Y/N; if self-employed give details					
<b>A17</b>	Occupation (if unemployed give previous occupation)					
<b>A18</b>	In Permanent employment Y/N					
<b>A19</b>	Name of Employer & Length of Service					
<b>A20</b>	Reason(s) for Review/Arrears					

## Section B: Your Monthly Income

	<b>Borrower Information</b>		<b>Borrower 1</b>	<b>Borrower 2</b>	<b>Total</b>	
<b>B1</b>	Gross Monthly Salary (before tax and any other deductions at source)					
<b>B2</b>	Net Monthly Salary (after tax and any other deductions at source) <sup>1</sup>					
<b>B3</b>	Monthly Social Welfare Benefits <i>Please list</i>					
<b>B3(a)</b>	Benefit-					
<b>B3(b)</b>	Benefit-					
<b>B3(c)</b>	Benefit-					
<b>B4</b>	Child Benefit					
<b>B5</b>	Mortgage Interest Supplement					
<b>B6</b>	Family Income Support					
<b>B7</b>	Maintenance					
<b>B8</b>	Other, e.g. Pension, room rent, grants (please specify)					
<b>B9</b>	Monthly Income from Property assets (other than primary residence) (see E5)					
<b>B10</b>	Monthly income from non-property assets (see F8)					
<b>B11</b>	<b>Total Monthly Net Income (sum of B2 to B10)</b>					<b>G1</b>

<sup>1</sup> Do not include any deductions made from your salary at source (e.g. pension contribution, health insurance etc.) anywhere else on this form.

## Section C: Monthly Household Expenditure

	<b>Utilities</b>	<b>Average Charge <sup>2</sup></b>	<b>Arrears (Where Applicable)</b>
<b>C1</b>	Electricity		
<b>C2</b>	Gas/Oil		
<b>C3</b>	Phone (Landline & Internet) <sup>3</sup>		
<b>C4</b>	TV/Cable <sup>3</sup>		
<b>C5</b>	Mobile Phone		
<b>C6</b>	Refuse Charges		
<b>C7</b>	TV Licence		
	<b>Household</b>		
<b>C8</b>	Childcare		
<b>C9</b>	Elderly care (e.g., carer, nursing home fees, etc)		
<b>C10</b>	Food/Housekeeping/Personal Care		
<b>C11</b>	Clothing and Footwear		
<b>C12</b>	Household Repairs/Maintenance		
	<b>Transport Costs</b>		
<b>C13</b>	Petrol		
<b>C14</b>	Motor Insurance /Tax/NCT		
<b>C15</b>	Rail/Bus/Taxi Costs (including school transport costs for children)		
<b>C16</b>	Car Maintenance/Repairs		
<b>C17</b>	Car Parking and Tolls		
	<b>Primary Residence Mortgage-related Costs</b>		
<b>C18</b>	Mortgage Protection/Endowment Premium		
<b>C19</b>	Payment Protection		
<b>C20</b>	House Insurance		
	<b>Education</b>		
<b>C21</b>	Books		
<b>C22</b>	School/ College Fees		
<b>C23</b>	Uniforms		
<b>C24</b>	Extra Curricular activities (e.g. school outings)		

<sup>2</sup> Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly cost.

<sup>3</sup> Please identify if these bills are bundled.

## Section C: Monthly Household Expenditure

<b>C25</b>	Other (e.g. voluntary contributions)		
<b>Medical</b>			
<b>C26</b>	Medical Expenses and Prescription Charges <sup>4</sup>		
<b>C27</b>	Health Insurance <sup>5</sup>		
<b>Social</b>			
<b>C28</b>	Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.)		
<b>C29</b>	Club membership		
<b>C30</b>	Other - <i>please specify</i>		
<b>Other</b>			
<b>C31</b>	Life Assurance		
<b>C32</b>	Pension Contribution <sup>6</sup>		
<b>C33</b>	Maintenance paid to spouse/child (if applicable)		
<b>C34</b>	Rent		
<b>C35</b>	Property Service/Management Charges		
<b>C35(b)</b>	Other - please specify		
<b>C35(c)</b>	Other - please specify		
<b>C36</b>	Monthly expenditure on property assets (see E5)		
<b>C37</b>	Monthly Savings		
<b>C38</b>	<b>Total Monthly Expenditure (sum of C1 to C37)</b>		G2

<sup>4</sup> **Medical expenses include dentist, optician, and any other costs related to health.**

<sup>5</sup> **Do not include if Health Insurance is deducted from your wages at source, (i.e., if it has already been deducted from B2).**

<sup>6</sup> **Do not include if Pension Contribution is deducted from your wages at source, (i.e., if it has already been deducted from B2).**



## Section D: Your Current Monthly Debt Payments

Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance €	Arrears Balance €	Lender	Purpose of Loan	Secured? Y/N	Currently Restructured? Y/N	Payment Protection Insurance? Y/N
	Due €	Being Paid €								
<b>D1</b> Mortgage for Primary Residence		G4								
<b>D2</b> Court Mandated Debt <sup>7</sup> (please specify)										
<b>D3</b> Court Mandated Debt										
<b>D4</b> Credit Union										
<b>D5</b> Credit Union										
<b>D6</b> Overdraft										
<b>D7</b> Hire Purchase										
<b>D8</b> Store Card										
<b>D9</b> Catalogue Debt										
<b>D10</b> Credit Card 1										
<b>D11</b> Credit Card 2										
<b>D12</b> Credit Card 3										
<b>D13</b> Personal Loan 1 (please specify)										
<b>D14</b> Personal Loan 2 (please specify)										
<b>D15</b> Personal Loan 3 (please specify)										
<b>D16</b> Loans from family/friends										
<b>D17</b> Mortgage Debt on property other than primary residence (see E5)										
<b>D18</b> Other Debt (please specify)										
<b>D19</b> Other Debt										
<b>D20</b>										
<b>D21</b>										
<b>D22</b> Total Monthly Debt (Sum of D2 to D21)		G5								

<sup>7</sup> e.g., fines, instalment orders, judgements.

## Section E: Property Assets (other than Primary Residence)

	Property (give details below)	Property Type (e.g. Buy to let)	Ownership Type <sup>8</sup>	Current Value (est) <sup>9</sup> €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure (e.g. upkeep, maintenance)	Re-structured Y/N	Monthly Mortgage Payments		Lender	For Sale Y/N
										Due €	Being Paid €		
E1	1												
E2	2												
E3	3												
E4	4												
Total					B 9			C 36			D 17		

• Monthly income and expenditures related to property assets should also be included in sections B and C respectively.

• Monthly mortgage repayments relating to property assets should be included in section D.

<sup>8</sup> For example, sole or joint ownership. Where a property/premises is not 100% owned by customer(s), please state the % amount that is owned.

<sup>9</sup> Please provide a reasonable estimate of the current value of these assets.

Property Assets (other than Primary Residence)		
Property	Address	Date of Purchase



## Section F: Non-Property Assets

	<b>Asset Type</b>	<b>Original Cost/Value €</b>	<b>Current Estimated Value €</b>	<b>Net Monthly Income</b>		<b>Please Give Any Relevant Details</b>
<b>F1</b>	Savings/deposits/ current account					
<b>F2</b>	Shares					
<b>F3</b>	Motor Vehicle(s)					
<b>F4</b>	Redundancy Payment(s)					
<b>F5</b>	Long-term investment(s)					
<b>F6</b>	Other investment(s)					
<b>F7</b>	Other Assets (e.g. stock, machinery etc)					
<b>F8</b>	<b>Total (Sum of F1 to F7)</b>				<b>B10</b>	

Please list all other liabilities, for example any guarantees given with respect to company borrowing or borrowing by a family member.

Please provide any other information which you believe to be relevant to above:

I/we understand that the information provided will only be used for the purpose of assisting Permanent TSB to assess my/our financial situation under its Mortgage Arrears Resolution Process (where applicable) or/and to assess my/our financial situation for other debt restructuring.

I/we declare that the information I/we have provided represents my/our financial situation, and commit to informing Permanent TSB if my/our situation changes.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

### **Customer Consent – Special Category Data (Health - Related Information)**

I/we have provided specific health-related information in the form above which I/we feel is relevant to the application for this restructure.

I/we understand that Permanent TSB will only use this information in the decision process for my/our restructure.

I/we understand that Permanent TSB will retain this information as part of the record of this decision as Permanent TSB is obliged to do under the Consumer Protection Code.

I/we hereby consent to Permanent TSB using my/our personal health information in the decision process.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

***\* Only applicable where health-related personal data is disclosed.\****

### **Permanent TSB Credit Checking and Reporting**

Under the Central Bank’s Consumer Protection Code we are not permitted to offer you a credit product that you cannot afford. Therefore, in advance of granting you a credit product of any type, we will check your credit rating against the Central Credit Register and the Irish Credit Bureau. This information supports a full and accurate assessment of your ability to repay.

In addition, we are required by law to ensure that the Central Credit Register is kept up to date and we report personal and credit information to the Central Credit Register.

We also report credit facilities to the Irish Credit Bureau (“ICB”) in the legitimate interests of the Bank and the ICB. Please see the ICB’s data protection notice, which is available at <http://www.icb.ie/pdf/Fair Processing Notice.pdf> for details of how the ICB will process your personal data, and how you may exercise your rights in respect of your personal data held by the ICB.

Further information in relation to our disclosure of your personal data to the Central Credit Register and the ICB can be found in our Data Protection Notice.

### **Using your Personal Data**

In providing personal banking services to you, we need to process personal data about you. This involves asking you for specific personal data, processing this personal data and storing it for a period of time. An explanation of how your personal data is used in the provision of our services to you, our running of the bank and your rights in relation to your personal data is provided in the summary Data Protection Notice included with this pack.

If you would like a copy of the full Data Protection Notice, please ask a branch staff member, call Open24 on 1890 500 121 or view it at [www.permanenttsb.ie](http://www.permanenttsb.ie)

**Section G: Financial Statement Summary (for office use only)**

<b>G1</b>	Total Monthly Net Income (B11)	
<b>G2</b>	Less Total Monthly Expenditure (C38)	
<b>G3</b>	Sub-Total (G1 minus G2)	
<b>G4</b>	Less Mortgage Repayments Being Paid (D1)	
<b>G5</b>	Less Other Monthly Debt Being Paid (D22)	
<b>G6</b>	Total Surplus/Deficit (subtract G4 and G5 from G3)	

# For Branch Use Only

**I have reviewed & discussed the information supplied by the customer in the Standard Financial Statement. Based on the information provided, I recommend the following alternative repayment arrangement for this customer:**

- |                          |                          |                           |                          |
|--------------------------|--------------------------|---------------------------|--------------------------|
| Interest only*           | <input type="checkbox"/> | Partial Moratorium*       | <input type="checkbox"/> |
| More than Interest Only* | <input type="checkbox"/> | Managed Arrangement*      | <input type="checkbox"/> |
| Moratorium*              | <input type="checkbox"/> | Capitalising the Arrears* | <input type="checkbox"/> |
|                          |                          | Term Extension*           | <input type="checkbox"/> |

## Other relevant information

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\* 6 months most recent primary bank statements are required for all applicants.

Proof of your income (for example two recent payslips, your most recent Employment Detail Summary (P60) or any receipts for Social Welfare, Mortgage Interest Supplement and Family Income Supplement payments).

Self employed customers also need to supply 6 months up to date Business Bank Account Statements and the most recent 2 years audited accounts or a copy of your most recent tax balancing statement including your income for that tax year.

Name of Branch Advisor: \_\_\_\_\_ Signature: \_\_\_\_\_

Branch: \_\_\_\_\_ Date: \_\_\_\_\_